

Information to identify the case:

Debtor 1	<u>Lisa M Ortiz</u>	Social Security number or ITIN	xxx-xx-0862
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-35174-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa M Ortiz

9/13/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Lisa M Ortiz
DebtorCase No. 14-35174-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db
515228428 +Lisa M Ortiz, 25 Lewis Ave., Egg Harbor Twp., NJ 08234-4015
515228429 +Atlantic County Superior Court, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4526
515228432 +Camden County Superior Court, 101 South 5th Street, Camden, NJ 08103-4001
5152289369 +Diversified Adjustment, Sprint, 600 Coon Rapids Blvd NW, Coon Rapids, MN 55433-5549
515228436 +Drs, Rosen & Dworkin PA, 350 Rt 73 S, Marlton, NJ 08053-2004
515228448 +Gloucester County Superior Court, 1 North Broad Street, Woodbury,, NJ 08096-4602
Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
515228452 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxes, P.O. Box 245, Trenton, NJ 08695)
515228451 +South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
515228453 +Tribute/FBOD, PO Box 105555, Atlanta, GA 30348-5555
515228454 +Trojan Professional Services, Drs Rosen Dworkin, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2019 23:34:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 13 2019 23:34:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm E-mail/Text: camanagement@mtb.com Sep 13 2019 23:33:56 M&T Bank, PO Box 840, Buffalo, NY 14240
515228427 +E-mail/Text: mary.stewart@abcofcu.org Sep 13 2019 23:34:32 Abco Federal Credit Union, PO Box 247, Rancocas, NJ 08073-0247
515228430 +EDI: CAPITALONE.COM Sep 14 2019 03:18:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
515228431 +EDI: RCSFNBMARIN.COM Sep 14 2019 03:18:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
515228434 +EDI: CONVERGENT.COM Sep 14 2019 03:18:00 ER Solutions, Sprint, 800 SW 39th Street, Renton, WA 98057-4927
515228433 +E-mail/Text: bknotice@ercbpo.com Sep 13 2019 23:34:14 Enhanced Recovery Co LLC, Sprint, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
515228435 +EDI: AMINFOFP.COM Sep 14 2019 03:18:00 First Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
515228437 +EDI: HFC.COM Sep 14 2019 03:18:00 Hsbc Bank, PO Box 5253, Carol Stream, IL 60197-5253
515228438 EDI: IIC9.COM Sep 14 2019 03:18:00 IC Systems, SJ Cohen D, 444 Highway 96 East PO Box 64437, St Paul, MN 55164-0437
515228442 +EDI: IRS.COM Sep 14 2019 03:18:00 Internal Revenue Service, 1601 Market Street, Philadelphia, PA 19103-2301
515228443 +EDI: RESURGENT.COM Sep 14 2019 03:18:00 LVNV Funding LLC, Marin, PO Box 10497, Greenville, SC 29603-0497
515228444 E-mail/Text: camanagement@mtb.com Sep 13 2019 23:33:56 M&T Bank, PO Box 1288, Buffalo, NY 14240
515228445 +EDI: MID8.COM Sep 14 2019 03:18:00 Midland Credit Management, Tribute Mastercard, 8875 Aero Drive, San Diego, CA 92123-2255
515228446 +E-mail/Text: egssupportservices@alorica.com Sep 13 2019 23:34:16 Nco Financial Service/99, TD Bank, 507 Prudential Rd, Horsham, PA 19044-2308
515228447 +E-mail/PDF: bankruptcy@ncfsi.com Sep 13 2019 23:37:40 New Century Financial SE, Hsbc Card Services Inc, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038
515228449 EDI: PRA.COM Sep 14 2019 03:18:00 Portfolio Recovery Associates, Capital One Bank, 120 Corporate BLVD STE 100, Norfolk, VA 23502
515299272 +EDI: JEFFERSONCAP.COM Sep 14 2019 03:18:00 Premier Bankcard, LLC., c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
515228450 +E-mail/Text: clientservices@recoverypartners.com Sep 13 2019 23:34:40 Recovery Partners, Target National Bank, 4151 N Marshall Way Ste 12, Scottsdale, AZ 85251-3839

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515228440* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
515228439* Internal Revenue Service, Special Procedure Branch, PO Box 744, Springfield, NJ 07081-0744
515228441* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515282215* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T BANK, PO BOX 1288, Buffalo, NY 14240)
515368869* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 5, ## 0

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Sep 13, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Lakeview Loan Servicing, LLC rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Lisa M Ortiz mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Loss Mitigation M&T Bank mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 8